



Release Notes

Envision 10.9 (06/2017)

Product Portfolio Changes

New Lower Juvenile Coverage Minimums for Par Products!

In response to feedback from our distribution partners, Empire Life is reducing the issue limits of its participating whole life insurance products for Juvenile sales (ages 0 -17). Effective immediately, the minimum issue base face amount for EstateMax and Optimax Wealth is reduced from \$25,000 to \$10,000 for life insured ages 0 to 17.

Note: The minimum issue limit of \$25,000 base face amount will remain unchanged for ages 18 to 65.

Illustration Software Changes

- We are pleased to announce we have updated the optional "Detailed Policy Taxation Summary" for EstateMax and Optimax Wealth policies, adding two new versions for alternate policy values; -1% and -2% of the dividend scale interest rate.
- The AddCalc Sales Concepts software has been updated and no longer requires a password to log into the software. User IDs are still showing in the system and can be selected from a drop down list however no password is required.
- The AddCalc sales concepts have been updated to include up to three versions of the Tax Reports for EstateMax & Optimax Wealth; Current Dividend Rates, Current rates -1% and/or Current rates -2%. Select the versions of the Tax Reports you want in Envision and AddCalc will show up to three ledgers, one for each Tax Report selected.
- We have also addressed some bugs that were present in the system.

If you have any questions, please contact your Account Executive or call our Sales Centre Team at [1-866-894-6182](tel:1-866-894-6182) or by email at salescentre@empire.ca.

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